



PTO/SB/08A (08-03)

INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Complete If Known		
			Application Number	10/615,582	
			Filing Date	July 7, 2003	
			First Named Inventor	Darrell, Richard A.	
			Art Unit	not yet known	
			Examiner Name	not yet known	
Sheet	1	of	2	Attorney Docket Number	020375-040200US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
N.A.	A1	US-5,832,458	11-03-1998	Jones	
	A2	US-			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
	B1							<input type="checkbox"/>
	B2							<input type="checkbox"/>

Examiner Signature	N. Subramanian	Date Considered	11/22/04
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60067413 v1



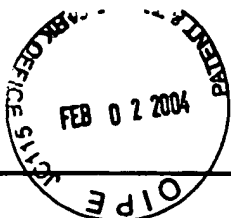
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				Art Unit	not yet known
				Examiner Name	not yet known
Sheet	2	of	2	Attorney Docket Number	020375-040200US

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	C1		
	C2		

Examiner Signature		Date Considered	11/22/04
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PTO/SB/08A (08-03)

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Complete If Known	
				Application Number	10/615,582
				Filing Date	July 7, 2003
				First Named Inventor	Darrell, Richard A.
				Art Unit	3624
				Examiner Name	Unassigned
Sheet	1	of	3	Attorney Docket Number	020375-040200US

U.S. PATENT DOCUMENTS+					
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
NJ	A1	US-6,128,803	10-03-2000	Dent et al.	
NJ	A2	US-6,343,279	01-29-2002	Bissonette et al.	
NJ	A3	US-2002/184123	12-05-2002	Sijacic et al.	
NJ	A4	US-6,606,740 B1	08-12-2003	Lynn et al.	

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
NJ	B1	PCT	WO 02/01523	A1	01-03-2002			<input type="checkbox"/>
	B2							<input type="checkbox"/>

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PTO/SB/08B (08-03)

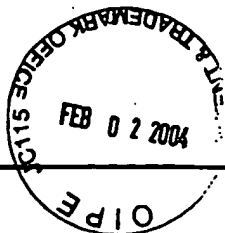
Substitute for form 1449B/PTO			Complete If Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	10/615,582	
			Filing Date	July 7, 2003	
			First Named Inventor	Darrell, Richard A.	
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			Examiner Name	Unassigned	
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Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	-	T ²
NJ	C1	WALDMEIR, PATTI E-Business: Credit Card Arbitration Fill Cross-Border Legal Vacuum; Financial Times, March 9, 2000; London		
	C2	"Global Payments Expands and Enhances Integrated Payment Information Management Tool" 2001-07-09, [online] PR Newswire, The Gale Group [retrieved on 2003-12-01] retrieved from <Dialog No. 08783193>		
	C3	"National Bank of Canada and Global Payments Form Alliance" 2001-07-11, [online] The Gale Group [retrieved on 2003-12-01] retrieved from <Dialog No. 08793393>		
	C4	"Global Payments Expands and Enhances Integrated Payment Information Management Tool" 2001-07-11, [online] Card News, v. 16, n. 13; [retrieved on 2003-12-01] retrieved from <Dialog No. 08793384>		
	C5	"First Data Acquires Internet Payment Company Achex" 2001-07-11, [online] Card News, v. 16, n. 13; [retrieved 2003-12-01] retrieved from <Dialog No. 08793383>		
	C6	"Verify Me: Authentication Challenges Move Front and Center" 2001-07-11, [online] Card News, v. 16, n. 13; [retrieved 2003-12-01] retrieved from <Dialog No. 08793381>		
	C7	"Global Access Advantage" 2001-10-30, [online], Global Payments Inc. [retrieved on 2003-08-18], retrieved from the Internet: <URL: www.archive.org/web/20011030151119/http://globalpaymentsinc.com/ProductsAndServices/GlobalAccess.html>.		
	C8	"National Data Subsidiary, Global Payment Systems Announces Alternative Payment Solution Accessible Through Touch Tone Telephones" 1997-10-7 PR Newswire p1007ATTU004 [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 05276422>		
	C9	"ECHO Announces MerchantAmerica.com the Nation's First E-Commerce, Financial and Business Service Portal Dedicated Just to Merchants"; 2001-03-28; [retrieved on 2003-12-01] retrieved from <Dialog No. 08465209>		
	C10	Electronic Clearing House, Inc. Form 10-Q, 2002-05-09 [online]; [retrieved on 2003-08-18] retrieved from the Internet: <URL: www.secdilingsnasdaq.com/edgar_conv_html/2002/05/09/0001015402-02-001584.html>.		
	C11	Electronic Clearing House, Inc. Form 10-K, 2001-12-26 [online]; [retrieved on 2003-08-18] retrieved from the Internet: <URL: www.hoovers.com/free/qa/secdoc.xhtml?ipage=1562747&doc=1>.		
	C12	Merlin Solutions, Inc. website 2001-11-30 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011130121721/http://merlinsolutions.com>.		
	C13	"Transpoint Continues to Move Forward with E-Billing Plans", 2000-08-31 [online]; [retrieved on 2003-12-01] retrieved from <Dialog No. 07774607>		
	C14	"Boss George" by John R. Engen, Institutional Investor, pp. 40-47, July 2001.		
NJ	C15	Fifth Third Bank web site 2001-10-06 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011006021759/http://53.com/corporate/merchant/mivison.asp>.		

Examiner Signature	<i>N. Subramaniam</i>	Date Considered	11/22/04
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		Filing Date	July 7, 2003		
		First Named Inventor	Darrell, Richard A.		
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N.A.	C16	"Kinko's Inc. Enhances its Back-Office Management Capabilities Via Fifth Third Bank's Merchant Services Technology" 2000-11-13 PR Newswire, p. 6866; [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 08037585>	
↑	C17	"In Brief: Midwest to Process for Fazoli's Eateries" 2000-09-20 American Banker, v.165, n.181, p. 18; [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 07824710>	
	C18	"Midwest Payment to Process Nordstrom's Credit Card Transactions" 2000-08-23 Cardfax v2000, n162, p2 [online]; [retrieved on 2003-12-01] retrieved from <Dialog No. 07793346>	
	C19	"Barnes & Noble Chooses Fifth Third Bank for Credit Card Services" 1999-11-23 PR Newswire, p1715 [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 06826944>	
	C20	"With Halloween Just Around the Corner, Rumpus Puts the 'Eeel' into E-Cards at www.Rumpustoy.com" 1999-10-18 PR Newswire p1321 [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 06727540>	
	C21	"Card Briefs: OshKosh B'Gosh Awards Processing to Fifth Third (Brief Article)" 1999-05-03 American Banker, v164, n83, p15(1) [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 06314724>	
	C22	"Who's Using Whom" 1998-09 Chain Store Age [online] [retrieved on 2003-08-19] retrieved from <www.chainstorageage.com>	
	C23	"BancTec Cuts Exclusive Ties with Document Solutions Inc." 1997-08-20 Document Imaging Report v7, n17, p4(1) [online] [retrieved on 2003-12-01] retrieved from <Dialog No. 09761254>	
↓	C24	Trintech website 2002-01-24 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011213223356/http://www.trintech.com/index.cgi>	
N.A.	C25	Visa DPS website 2002-01-19 [online]; [retrieved on 2003-08-19] retrieved from the Internet: <URL: www.archive.org/web/20011216220050/http://www.visadps.com/nav_top.html>	

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